May 10, 2013 PUBLIC NOTICE # 2013-19

#### PUBLIC NOTICE OF INSURANCE COMPANIES RATE FILING

The following companies have submitted rate filings as required by California Insurance Code Section 1861.05 (Proposition 103). Rate filings may be viewed via the Internet at: <a href="http://www.insurance.ca.gov/0250-insurers/0800-rate-filings/0050-viewing-room">http://www.insurance.ca.gov/0250-insurers/0800-rate-filings/0050-viewing-room</a>. Rate filings may also be viewed at department offices at 45 Fremont Street, 23rd Floor, San Francisco and at 300 South Spring Street, 12th Floor, Los Angeles. Please call in advance to schedule appointments to view filings:

San Francisco - (415) 538-4300

Los Angeles - (213) 346-6707

Public Notices of rate filings are now posted every Friday on our web site at <a href="http://www.insurance.ca.gov/0250-insurers/0800-rate-filings/0100-rate-filing-lists/public-notices/index.cfm">http://www.insurance.ca.gov/0250-insurers/0800-rate-filings/0100-rate-filing-lists/public-notices/index.cfm</a>. In addition, listings of closed files may be viewed on our Internet site.

California Insurance Code Section 1861.05 (Proposition 103) allows any member of the public to request a hearing within 45 days from the date of this notice on any of the rate changes proposed. Request must be in writing and addressed to: RATE ENFORCEMENT BUREAU, 45 Fremont Street, 21st Floor, San Francisco, CA 94105. The public may also obtain information about the hearing process, intervention and compensation by contacting the Office of the Public Advisor at (916) 492-3559.

#### **IMPORTANT NOTICE**

The following information regarding the New Prior Approval Regulations can be found on our website at: <a href="http://www.insurance.ca.gov/0250-insurers/0800-rate-filings/0200-prior-approval-factors/">http://www.insurance.ca.gov/0250-insurers/0800-rate-filings/0200-prior-approval-factors/</a>.

- Prior Approval Rate Filing Instructions and Application
- Prior Approval Factors (Prior approval regulations; efficiency standards, leverage ratios, loss and LAE reserve ratios, and unearned premium reserve ratios)
- Prior Approval Template
- Prior Approval Yield and FIT Rate on Investment Template
- Executive Compensation Exhibit

Note: Exemption filings, received on June 17, 1989 and prior approval files up and including those received in the year 2000 or earlier, have been archived. Archived filings take approximately four weeks to retrieve.

###

(see attached list)

File #	Grp#	Company Name	Line Type	Line Description	File Type	Program	Overall Rate %*
13-3320	0626	ACE AMERICAN INSURANCE COMPANY	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	FORMS	NONE	
13-3351	0218	AMERICAN CASUALTY COMPANY OF READING, PENNSYLVANIA	COMMERCIAL	INLAND MARINE	RULE CHANGE	CONTRACTORS	
13-3323	0012	AMERICAN HOME ASSURANCE COMPANY	COMMERCIAL	FIRE	NEW PROGRAM	NONE	0
13-3376	0012	AMERICAN HOME ASSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	INSURED- SPONSORED ORGANIZATION	
13-3297	0361	AMERICAN MODERN HOME INSURANCE COMPANY	PERSONAL	HOMEOWNERS MULTI-PERIL	RATE	HOMEOWNERS- OWNER OCCUPIED	-12.2
13-3395	0361	AMERICAN MODERN HOME INSURANCE COMPANY	PERSONAL	HOMEOWNERS MULTI-PERIL	RATE	HO-4 RENTERS	-10.3
13-3374	1279	ARCH INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	BOTH RATE AND FORM	AMBULANCE SERVICES INSURANCE	0
13-3384	1279	ARCH INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	BOTH RATE AND FORM	AMBULANCE PROF LIAB.(ASIP)	0
13-3411	0457	ARGONAUT-MIDWEST INSURANCE COMPANY	COMMERCIAL	INLAND MARINE	BOTH RATE AND FORM		
13-3359	1129	ATLANTIC SPECIALTY INSURANCE COMPANY	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	RULE CHANGE @VANTAGE FOR		0
13-3360	1129	ATLANTIC SPECIALTY INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	@VANTAGE FOR	
13-3399	3416	AXIS INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	EMPLOYMENT PRACTICES LIABILITY	
13-3315	0000	BEAZLEY INSURANCE COMPANY, INC.	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	AND PROFESSIONAL LIABILITY INSURANC	0
13-3407	0000	BEAZLEY INSURANCE COMPANY, INC.	COMMERCIAL	CREDIT	NEW PROGRAM	TRADE CREDIT	
13-3290	0802	CALIFORNIA CAPITAL INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	RULE CHANGE	MOTEL	0
13-3339	0802	CALIFORNIA CAPITAL INSURANCE COMPANY	COMMERCIAL	BOILER AND MACHINERY	RULE CHANGE	FARM EQUIPMENT BREAKDOWN	0
13-3303	0033	CALIFORNIA CASUALTY INDEMNITY EXCHANGE (THE)	PERSONAL	AUTO LIAB/PHYS DAMAGE	SYMBOLS	NONE	
13-3349	0501	CAPITOL INDEMNITY CORPORATION	COMMERCIAL	SURETY	FORMS	NONE	

<sup>\*</sup> If no % rate change is indicated, the amount has not yet been determined:

File #	Grp#	Company Name	Line Type	Line Description	File Type	Program	Overall Rate %*
13-3398	0000	CENTURY-NATIONAL INSURANCE COMPANY	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	RULE CHANGE	BUSINESS AUTO POLICY	0
13-3377	0012	CHARTIS PROPERTY CASUALTY COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	INSURED- SPONSORED ORGANIZATION	
13-2486	0244	CINCINNATI INSURANCE COMPANY (THE)	COMMERCIAL	OTHER LIABILITY	RATE AND VARIANCE	VAR. 5	-48.08
13-3378	0012	COMMERCE AND INDUSTRY INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	INSURED- SPONSORED ORGANIZATION	
13-3352	0218	CONTINENTAL CASUALTY COMPANY	COMMERCIAL	INLAND MARINE	RULE CHANGE	CONTRACTORS	
13-3394	0218	CONTINENTAL CASUALTY COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	PROFESSIONAL LIAB. DEFENDER PLUS	
13-3353	0218	CONTINENTAL INSURANCE COMPANY (THE)	COMMERCIAL	INLAND MARINE	RULE CHANGE	CONTRACTORS	
13-3412		COREPOINTE INSURANCE COMPANY	COMMERCIAL	AUTO PHYSICAL DAMAGE	FORMS	DEALER AUTO PHYSICAL DAMAGE	
13-3288	0306	CUMIS INSURANCE SOCIETY, INC.	COMMERCIAL	OTHER LIABILITY	FORMS	MANAGEMENT & PROFESSIONAL LIAB.	
13-3292	3239	DARWIN NATIONAL ASSURANCE COMPANY	COMMERCIAL	MEDICAL MALPRACTICE	RULE CHANGE	PSYCHIATRIST	0
13-3295	0062	EMPLOYERS MUTUAL CASUALTY COMPANY	COMMERCIAL	MULTI-PERIL	RULE CHANGE	BUSINESSOWNERS	0
13-3322	0062	EMPLOYERS MUTUAL CASUALTY COMPANY	COMMERCIAL	FIRE	RULE CHANGE	NONE	0
13-3396	0062	EMPLOYERS MUTUAL CASUALTY COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	NONE	0
13-3414	0062	EMPLOYERS MUTUAL CASUALTY COMPANY	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	RULE CHANGE	NONE	0
13-3347	1120	EVEREST NATIONAL INSURANCE COMPANY	COMMERCIAL	INLAND MARINE	FORMS	NONE	
13-3348	0038	FEDERAL INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	FOREFRONT PORTFOLIO	
13-3418	0761	FIREMAN'S FUND INSURANCE COMPANY	PERSONAL	AUTO LIAB/PHYS DAMAGE	RULE CHANGE	NONE	0
13-3379	0012	GRANITE STATE INSURANCE COMPANY		OTHER LIABILITY	FORMS	INSURED- SPONSORED ORGANIZATION	

<sup>\*</sup> If no % rate change is indicated, the amount has not yet been determined:

File #	Grp#	≠ Company Name	Line Type	Line Description	File Type	Program	Overall Rate %*
13-3310	0084	GREAT AMERICAN ALLIANCE INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	RULE CHANGE	HR3210 - E- COMMERCE	0
13-3311	0084	GREAT AMERICAN ASSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	RULE CHANGE	HR3210 - E- COMMERCE	0
13-3312	0084	GREAT AMERICAN INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	RULE CHANGE	HR3210 - E- COMMERCE	0
13-3313	0084	GREAT AMERICAN INSURANCE COMPANY OF NEW YORK	COMMERCIAL	MULTI-PERIL	RULE CHANGE	HR3210 - E- COMMERCE	0
13-3289	1285	GREENWICH INSURANCE COMPANY	COMMERCIAL	ALLIED LINES	NEW PROGRAM	EXTRA LONG STAPLE (ELS) COTTON	0
13-3308	1285	GREENWICH INSURANCE COMPANY	COMMERCIAL	FIRE	RATE AND VARIANCE	VAR. 7A & 8B	-6.6
13-3281	0091	HARTFORD ACCIDENT AND INDEMNITY COMPANY	COMMERCIAL	MULTI-PERIL	FORMS	HR3210- UMBRELLA/EXCESS - SPECTRUM	0
13-3400	0091	HARTFORD ACCIDENT AND INDEMNITY COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	NONE	0
13-3282	0091	HARTFORD CASUALTY INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	FORMS	HR3210- UMBRELLA/EXCESS - SPECTRUM	0
13-3401	0091	HARTFORD CASUALTY INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	NONE	0
13-3283	0091	HARTFORD FIRE INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	FORMS	HR3210- UMBRELLA/EXCESS - SPECTRUM	0
13-3402	0091	HARTFORD FIRE INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	NONE	0
13-3403	0091	HARTFORD INSURANCE COMPANY OF THE MIDWEST	COMMERCIAL	OTHER LIABILITY	FORMS	NONE	0
13-3284	0091	HARTFORD UNDERWRITERS INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	FORMS	HR3210- UMBRELLA/EXCESS - SPECTRUM	0
13-3404	0091	HARTFORD UNDERWRITERS INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	NONE	0
13-3317	4666	HISCOX INSURANCE COMPANY INC.	COMMERCIAL	BURGLARY AND THEFT	FORMS	NONE	
13-3321	0626	INDEMNITY INSURANCE COMPANY OF NORTH AMERICA	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	FORMS	NONE	
13-3385	0246	INDIANA LUMBERMENS MUTUAL INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	RULE CHANGE	HR3210 - BOP	

<sup>\*</sup> If no % rate change is indicated, the amount has not yet been determined:

File #	Grp#	Company Name	Line Type	Line Description	File Type	Program	Overall Rate %*
13-3324	0012	INSURANCE COMPANY OF THE STATE OF PENNSYLVANIA (THE)	COMMERCIAL	FIRE	NEW PROGRAM	NONE	0
13-3380	0012	INSURANCE COMPANY OF THE STATE OF PENNSYLVANIA (THE)	COMMERCIAL	OTHER LIABILITY	FORMS	INSURED- SPONSORED ORGANIZATION	
13-3307		INSURANCE SERVICES OFFICE, INC.	PERSONAL	AUTO LIAB/PHYS DAMAGE	FORMS	SPECIAL PERSONAL AUTO	
13-3346		INSURANCE SERVICES OFFICE, INC.	PERSONAL	AUTO LIAB/PHYS DAMAGE	FORMS	NONE	
13-3296	2538	INTEGON NATIONAL INSURANCE COMPANY	PERSONAL	AUTO LIAB/PHYS DAMAGE	SYMBOLS	MOTORCYCLE	
13-3314	2538	INTEGON NATIONAL INSURANCE COMPANY	PERSONAL	AUTO LIAB/PHYS DAMAGE	SYMBOLS	SUMMIT	
13-3362	2538	INTEGON NATIONAL INSURANCE COMPANY	PERSONAL	AUTO LIAB/PHYS DAMAGE	SYMBOLS	PRIME	
13-3397	0000	LEADING INSURANCE GROUP INSURANCE CO., LTD (UNITED STATES BRANCH)	COMMERCIAL	MULTI-PERIL	RULE CHANGE	BUSINESSOWNERS	0
13-3417	0111	LIBERTY INSURANCE UNDERWRITERS, INC.	COMMERCIAL	OTHER LIABILITY	FORMS	UMBRELLA/EXCESS	
13-3337	4715	MITSUI SUMITOMO INSURANCE COMPANY OF AMERICA	COMMERCIAL	FIRE	BOTH RATE AND FORM	NONE	-31.95
13-3338	4715	MITSUI SUMITOMO INSURANCE USA INC.	COMMERCIAL	FIRE	BOTH RATE AND FORM NONE		-31.95
13-3291	0802	MONTEREY INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	RULE CHANGE	MOTEL	0
13-3340	0802	MONTEREY INSURANCE COMPANY	COMMERCIAL	BOILER AND MACHINERY	RULE CHANGE	FARM EQUIPMENT BREAKDOWN	0
13-3358	0802	MONTEREY INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	RULE CHANGE	CARD ROOM CASINOS	0
13-3354	0218	NATIONAL FIRE INSURANCE COMPANY OF HARTFORD	COMMERCIAL	INLAND MARINE	RULE CHANGE	CONTRACTORS	
13-3381	0012	NATIONAL UNION FIRE INSURANCE COMPANY OF PITTSBURGH, PA	COMMERCIAL	OTHER LIABILITY	FORMS	INSURED- SPONSORED ORGANIZATION	
13-3382	0012	NEW HAMPSHIRE INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	INSURED- SPONSORED ORGANIZATION	
13-3387	0181	NORTH AMERICAN ELITE INSURANCE COMPANY	COMMERCIAL	EARTHQUAKE	RULE CHANGE	GENERIC ISO	

<sup>\*</sup> If no % rate change is indicated, the amount has not yet been determined:

File #	Grp#	# Company Name	Line Type	Line Description	File Type	Program	Overall Rate %*
13-3389	0181	NORTH AMERICAN SPECIALTY INSURANCE COMPANY	COMMERCIAL	EARTHQUAKE	RULE CHANGE	GENERIC ISO	
13-3413	0088	NOVA CASUALTY COMPANY	COMMERCIAL	FIRE	RULE CHANGE	NONE	0
13-3293	0000	OHIO INDEMNITY COMPANY	COMMERCIAL	AUTO PHYSICAL DAMAGE	NEW PROGRAM	POLICY FOR DESIGNATED CONTRACTS - EX	0
13-3325	3098	PHILADELPHIA INDEMNITY INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	FORMS	BOILER AND MACHINERY.EQUIP MENT BREAKDOWN	
13-3350	0501	PLATTE RIVER INSURANCE COMPANY	COMMERCIAL	SURETY	FORMS	NONE	
13-3319	3703	PRESERVER INSURANCE COMPANY	PERSONAL	AUTO LIAB/PHYS DAMAGE	FORMS	CARNEGIE PINNACLE (SIGNATURE)	
13-3285	0091	PROPERTY AND CASUALTY INSURANCE COMPANY OF HARTFORD	COMMERCIAL	MULTI-PERIL	FORMS	HR3210- UMBRELLA/EXCESS - SPECTRUM	
13-3405	0091	PROPERTY AND CASUALTY INSURANCE COMPANY OF HARTFORD	COMMERCIAL	OTHER LIABILITY	FORMS	NONE	0
13-3334	0098	RIVERPORT INSURANCE COMPANY	COMMERCIAL	AUTO LIABILITY	RULE CHANGE	SPORTS & RECREATION PG AU COVERAGE	0
13-3341	0098	RIVERPORT INSURANCE COMPANY	COMMERCIAL	FIRE	RULE CHANGE	GENERAL COMMERCIAL	0
13-3342	0098	RIVERPORT INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	SPORTS & ENT RPG D&O LIABILITY	0
13-3343	0098		COMMERCIAL	OTHER LIABILITY	RULE CHANGE	SPORTS & RECREATION PG MASTER POLICY	0
13-3357	0098	RIVERPORT INSURANCE COMPANY	COMMERCIAL	FIRE	RULE CHANGE	HUMAN SERVICES	0
13-3416	0783	RLI INSURANCE COMPANY	COMMERCIAL	AUTO LIAB/PHYS	FORMS	RLIPACK	
13-3361	0140	SCOTTSDALE INDEMNITY COMPANY		OTHER LIABILITY	RULE CHANGE	BUSINESS & MANAGEMENT LIAB NON-PROFIT	0
13-3366	0091	SENTINEL INSURANCE COMPANY, LTD.	COMMERCIAL		RULE CHANGE	HR3210-GROWING SPECTRUM	0
13-3318	0176	STATE FARM FIRE AND CASUALTY	COMMERCIAL	SURETY	FORMS	FIDELITY AND SURETY BONDS	
13-3386	0176	STATE FARM FIRE AND CASUALTY COMPANY	COMMERCIAL		FORMS	FIDELITY AND SURETY BONDS	

<sup>\*</sup> If no % rate change is indicated, the amount has not yet been determined:

File #	Grp#	Company Name	Line Type	Line Description	File Type	Program	Overall Rate %*
13-3287	0866	STRATFORD INSURANCE COMPANY	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	RATE	NONE	25
13-3326		SURETY & FIDELITY ASSOCIATION OF AMERICA (THE)	COMMERCIAL	FIDELITY	MANUAL	FINANCIAL INSTITUTION BONDS	
13-3328		SURETY & FIDELITY ASSOCIATION OF AMERICA (THE)	COMMERCIAL	FIDELITY	FORMS	FINANCIAL INSTITUTION BONDS	
13-3329		SURETY & FIDELITY ASSOCIATION OF AMERICA (THE)	COMMERCIAL	FIDELITY	FORMS	FINANCIAL INSTITUTION BONDS	
13-3330		SURETY & FIDELITY ASSOCIATION OF AMERICA (THE)	COMMERCIAL	FIDELITY	FORMS	FINANCIAL INSTITUTION BONDS	
13-3331		SURETY & FIDELITY ASSOCIATION OF AMERICA (THE)	COMMERCIAL	FIDELITY	FORMS	FINANCIAL INSTITUTION BONDS	
13-3332		SURETY & FIDELITY ASSOCIATION OF AMERICA (THE)	COMMERCIAL	FIDELITY	FORMS	FINANCIAL INSTITUTION BONDS	
13-3333		SURETY & FIDELITY ASSOCIATION OF AMERICA (THE)	COMMERCIAL	FIDELITY	FORMS	FINANCIAL INSTITUTION BONDS	
13-3383		SURETY & FIDELITY ASSOCIATION OF AMERICA (THE)	COMMERCIAL	BURGLARY AND THEFT	FORMS	FINANCIAL INSTITUTION BONDS	
13-3355	0218	TRANSPORTATION INSURANCE COMPANY	COMMERCIAL	INLAND MARINE	RULE CHANGE	CONTRACTORS	
13-3393	3548	TRAVELERS CASUALTY AND SURETY COMPANY OF AMERICA	COMMERCIAL	OTHER LIABILITY	FORMS	PROF. LIAB MODULAR - MISCELLANEOUS	
13-3286	0091	TWIN CITY FIRE INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	FORMS	HR3210- UMBRELLA/EXCESS - SPECTRUM	0
13-3406	0091	TWIN CITY FIRE INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	NONE	0
13-3373	0984	U.S. SPECIALTY INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	ARTISAN CONTRACTORS	
13-3356	0218	VALLEY FORGE INSURANCE COMPANY	COMMERCIAL	INLAND MARINE	RULE CHANGE	CONTRACTORS	
13-3390	0181	WESTPORT INSURANCE CORPORATION	COMMERCIAL	EARTHQUAKE	RULE CHANGE	GENERIC ISO	
13-3294	1285	XL SPECIALTY INSURANCE COMPANY	COMMERCIAL	INLAND MARINE	FORMS	CONTRACTOR'S EQUIPMENT & BUILDERS RISK	
13-3309	1285	XL SPECIALTY INSURANCE COMPANY	COMMERCIAL	FIRE	RATE AND VARIANCE	VAR. 7A & 8B	-6.6

<sup>\*</sup> If no % rate change is indicated, the amount has not yet been determined:

File # Grp #	Company Name	Line Type	Line Description	File Type	Program	Overall Rate %*
108 TOTAL APPLIC	CATIONS RECEIVED INCLUDING CLAS	S DI ANS EILE	AND USE AND ADVISO		AN MANUALS AND EO	DMS

#### California Department of Insurance Public Notice Filing Errata Report May 10, 2013

 $\label{thm:control} \textit{The following files were incorrectly listed on the respective Public Notice (PN) \ Dates: \\$ 

	FILE#	PN DATE	COMPANY NAME	LINE TYPE & DESCRIPTION	FILE TYPE	PROGRAM	OVERALL RATE (%)*
Incorrect	13-2932	4/26/2013	Markel American Insurance Company	Personal Homeowners Multi-Peril	Both Rate and Form	Renter's Protection	0%
Correct	13-2932	4/26/2013	Markel American Insurance Company	Personal Homeowners Multi-Peril	Rule Change	Renter's Protection	0%
Add	13-3305	4/16/2013	Pacific Indemnity Company	Personal Auto Liability and Physical Damage	Symbols	Masterpiece	
Add	13-3306	4/16/2013	Vigilant Insurance Company	Personal Auto Liability and Physical Damage	Symbols	Masterpiece	